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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/920,512	08/01/2001	Joseph Michael Bennett		6339

7590 11/02/2004
Joseph Michael Bennett
5722 Craigmont Court
Dayton, OH 45424

EXAMINER

HESS, DANIEL A

ART UNIT	PAPER NUMBER
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2876

DATE MAILED: 11/02/2004

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12/8/04

Please find below and/or attached an Office communication concerning this application or proceeding.

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Office Action Summary

Application No.

09/920,512

Applicant(s)

BENNETT, JOSEPH MICHAEL

Examiner

Daniel A Hess

Art Unit

2876

— The MAILING DATE of this communication appears on the cover sheet with the correspondence address —
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 01 August 2001.
2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-19 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) 1-19 is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
- Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-4, 6-8 and 11 are rejected under 35 U.S.C. 102(e) as being anticipated by

Sample et al. (US 6,085,177). Sample et al. teach all of the elements and means as recited in claims 1-4, 6-8 and 11. For example, Sample et al. teach the following:

Re claim 1: See all of Sample et al. An ATM providing Internet access (column 2, lines 57-67) is the subject of the invention. Terminal screen, a keypad, and menu keys are all present. A keyboard 228 is recited (column 4, lines 13-24). An Internet connection is present (column 4, lines 13-24). That program code exists to access the Internet facilitating display based on keypad and / or menu input is indicated in columns 4 and 5, and is also implicit.

Re claim 2: The abstract recites charging via the ATM banking system. See also column 4, lines 23-25 and figure 1, ref. 228, which show an ATM card reader.

[Note: One can see a similar ATM+Internet system whose billing is made even more explicit – Barcelou WO 97/45796 – which discusses the claimed fee charging arrangement in even greater detail. See abstract and throughout that document.]

Re claim 3: The terminal, in and of itself, provides both ATM and Internet access, as Sample et al. makes clear throughout.

Art Unit: 2876

Re claim 4: Internet access has been discussed by Semple et al. [Note: Barcelou (pages 5 and 6) teaches all manner of other applications that are also recited in the claim.]

Re claim 6: A keyboard (column 4, lines 47-49) for user interface to the Internet implies entry of Internet addresses as needed, since Netscape (column 4, line 55) which has this feature, is employed.

Re claim 7: Hotmail (a world-wide-web based email system) was available since at least 1997 and would have been accessible on the claimed system. For evidence of the above stated date, see press release, "Microsoft Acquires Hotmail!" dated December 31, 1997.

Re claim 8: The claimed capability is the basic action enabled by a web-based email system accessed on the kiosk of Semple et al.

Re claim 11: Advertisements have been ubiquitous on the Internet since the 1990s.

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claim 1 is rejected under 35 U.S.C. 102(b) as being anticipated by Barcelou (WO 97/45796).

Note: Barcelou anticipates at least some other claims; however, Semple has already been employed.

Barcelou teaches an "integrated but otherwise traditional ATM" (page 3, lines 26-27). One additional service is "Internet services" (page 5, line 30). Figure 4 shows the ATM / POS terminal 40. See page 4, line 34-page 5, line 15 for description of components. The screen and screen menu keys are achieved by the touchscreen 44. Figures 3a-3e all show data transmission

Art Unit: 2876

lines (i.e. a network connection). Suitable electronic programming code for accessing the Internet upon customer input is implied.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 5, 9 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Barcelou. The teachings of Barcelou regarding claim 1 have been discussed above.

Re claim 5: Barcelou requires numerical entry of data be a touchscreen, because that is the essential user interface. As for a telephone keypad arrangement, that amounts to design choice, and one would have been motivated to do so for the sake of user friendliness.

Re claim 9: See figure 2; page 3, lines 20-25: A jukebox is combined with an ATM. See figure 3a: The jukebox embodiment has a network connection. Song websites were available at

Art Unit: 2876

the time of the invention, and the motive to provide access to those song sites would have been to increase the number of available songs.

Re claim 14: See Barcelou, figure 2: one combination made by Barcelou is a combined ATM and movie ticket dispenser. Regarding printing (as per claim 12), Barcelou has this.

Claim 10 is rejected under 35 U.S.C. 103(a) as being unpatentable over Barcelou in view of Green et al. (US 6,041,310).

Barcelou teaches an ATM additionally having (page 7, line 6) "insurance and brokerage services" but does not elaborate.

Green et al. teaches (entire document ; notably column 14, lines 5-26) a kiosk enabling auto insurance application at a car dealership, running software that will generally meet the claimed limitations. In view of Green's teaching, it would have been obvious to one of ordinary skill in the art at the time the invention was made to include the old and well-known kiosk insurance application system of Green in the teachings of Semple et al. for the sake of increased user convenience at car dealerships.

Claims 12 and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Semple et al.

Re claim 12: See discussion re claim 1 above. Also note, Semple has a printer (ref. 236; column 4, lines 57-65) that can perform the claimed printing functions. That a receipt printer could be used would have been a design choice motivated by cost effectiveness.

Re claim 13: All of the recited features are available on the Internet, to which Semple et al. gives access.

Claims 15-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Semple et al. in view of Namias (US 20020112005).

Re claims 15 and 17: Semple et al. teaches (see claim 1) all of the elements needs for Namias' capability except a camera and the necessary software; all other hardware is present.

Namias et al. teaches (figure 1, ref. 130) a camera and has software to employ it for the claimed interactive purpose.

In view of Namias' teaching, it would have been obvious to one of ordinary skill in the art at the time the invention was made to include the old and well-known camera and associated interactive software of Namias in the teachings of Semple et al. because the user experience is thereby enhanced.

Re claim 16: Most ATM systems come with a video camera present, as part of a security system. To use this camera also for the interactive purpose of claim 15 would have been obvious, because it saves the cost of using two cameras, when just one would have been sufficient.

Re claims 18 and 19: Namias does not require a remote site to be either a computer or a kiosk; both can receive video email. Semple et al., with webmail, could similarly receive video email.

Art Unit: 2876

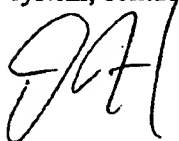
Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Ramachandran (US Prov. App. 60/180,490, referenced in US 6,457,640) teaches an Internet-accessing ATM.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel A Hess whose telephone number is (571) 272-2392. The examiner can normally be reached on 8:00 AM - 5:00 PM M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G Lee can be reached on (571) 272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



DH

DANIEL STCYR
PRIMARY EXAMINER



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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete If Known	
Application Number				09/920,512	
Filing Date				August 20 8/01/2001	
First Named Inventor				JOSEPH MICHAEL BENNETT	
Group Art Unit				2876	
Examiner Name				Dan, Hess	
Attorney Docket Number					

[illegible][illegible]

Examiner Signature	<i>[Signature]</i>	Date Considered	10/29/2004
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

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Notice of References Cited	Application/Control No. 09/920,512	Applicant(s)/Patent Under Reexamination BENNETT, JOSEPH MICHAEL	
	Examiner Daniel A Hess	Art Unit 2876	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-6,085,177	07-2000	Sample et al.	705/43
	B	US-2002/0112005	08-2002	NAMIAS, CHARLES	709/206
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N	WO 97/45796	12-1997	WO	Barcelou	G06F 17/06
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"Microsoft Acquires Hotmail!" Press release dated Dec. 31, 1997
	V	Ramachandran et al.: US Provisional App. No. 60/180,490 dated Feb. 5, 2000
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification 6 : G06F 17/06, 7/08, G06K 5/00, 15/00, 19/06	A1	(11) International Publication Number: WO 97/45796 (43) International Publication Date: 4 December 1997 (04.12.97)
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(21) International Application Number: **PCT/US97/08089**(22) International Filing Date: **9 May 1997 (09.05.97)**(30) Priority Data:
60/017,533 10 May 1996 (10.05.96) US(71)(72) Applicant and Inventor: **BARCELOU, David, M.**
[US/US]; 720 New Galena Road, Chalfont, PA 18914 (US).(74) Agents: **SHAMOS, Michael, I et al.; Webb Ziesenheim**
Brucening Loganon Orkin & Hanson, P.C., 700 Koppers
Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1818
(US).(81) Designated States: **AL, AM, AT, AT (Utility model), AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, CZ (Utility model), DE, DE (Utility model), DK, DK (Utility model), EE, EE (Utility model), ES, FI, FI (Utility model), GB, GE, GH, HU, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SK (Utility model), TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ARIPO patent (GH, KE, LS, MW, SD, SZ, UG), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).**

Published

*With international search report.**Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.*(54) Title: **AUTOMATED TRANSACTION MACHINE**

(57) Abstract

An automated retail terminal in which a plurality of goods and/or services are provided in an integrated system (40). The integrated system (40) generally avoids duplicating hardware or functions in the course of delivering the goods or services offered, so for example in a combination ATM and Internet kiosk the same credit card or smart card reader (48) is used for both the ATM and the Internet kiosk functions, the same control screen (42, 44) activates the ATM functions and the Internet functions, and etc.

Cost of Eight Transaction Machines



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AUTOMATED TRANSACTION MACHINE

Field of the Invention

The invention relates to retail terminals for automated transactions and a unique system design therefor.

5

Background of the Invention

For decades, retail sales and services have been automated to greater or lesser degrees. Historically in many European countries, shopkeepers of bakeries and other purveyors have long provided simple vending machines to dispense their products at their street entrances after business hours. More ambitiously automated restaurants are already legendary in the history of the United States. Other and more recent entrants in the automated retail sales and service industries include automated teller machines (ATMs), custom greeting card kiosks, automated lottery machines and other home and commercial business terminals including various Internet services available via personal computer.

Retail terminal technology generally, however, has been pervaded by a fundamental flaw which itself has gone completely unrecognized. This flaw becomes apparent when one considers the piecemeal character of retail terminals of all types in the applicable prior art. Without any known exception, automated retail functions are provided only to address particular and narrow needs. An ATM may dispense postage stamps, but treats the stamp sheets virtually as an alternate currency in a limited menu of deposit and cash access services. Lottery machines dispense lottery tickets; insurance machines dispense insurance policies; and fancy pay telephones and the most advanced home computers function primarily as old-fashioned credit card order lines for the various products and services available online. In short, even in the most recent instances the only advantage in retail automation has been the same as it has been for many years--the elimination of the human attendant.

A need thus remains for an innovation in the area of automated retail goods and services in which an automated transaction machine does more than merely provide existing goods and services in a simple automated way.

5 Summary of the Invention

In order to meet this need, the present invention is an automated retail terminal in which a plurality of goods and/or services is provided in an integrated system. The integrated system generally avoids duplicating hardware or functions in the course of delivering the goods or services offered, so for example in a combination ATM and Internet kiosk the same credit card or smart card reader is used for both the ATM and the Internet kiosk functions, the same control screen activates the ATM functions and the Internet functions, and etc. The overall importance--and the details concerning--the integrated system aspect of the present automated transaction terminal will become more apparent in the foregoing description.

20 Brief Description of the Drawings

Figure 1 is a schematic entitled "CONCEPT" which illustrates the various existing goods and services machines which can be combined in accordance with the invention;

Figure 2 is a schematic entitled "REALITY" which illustrates the various existing goods and services machines which can be combined in accordance with the present invention;

Figures 3a-3e are schematics which show various combinations of integrated systems according to the present invention;

Figure 4 is a side elevational view of a control panel according to a preferred embodiment of the invention;

Figure 5 is a side elevational view of the same mechanics as shown in Figure 4 but with the control panel removed;

Figure 6 is a perspective view of a further embodiment of the invention which combines multiple transaction stations in a kiosk, which might house any retail function, such as automobile service and refueling or fast food dispensing or vending; and

Figures 7a and 7b are side elevational views of a yet further embodiment of the invention.

Detailed Description of the Invention

The present invention is an automated transaction machine comprising an automated retail terminal which provides a plurality of goods and/or services from an integrated and automated system. Two or more goods and/or services are provided not only in combinations heretofore unavailable, but in an integrated system design in which duplication of effort (and hardware) is largely or completely eliminated.

Referring now to Figures 1 and 2, a plurality of machines is shown which can be combined in a single integrated system according to the present invention. However, not all the machines shown need be combined. The invention can be simply the combination of a telephone and a juke box, for example, with the hardware and functions of credit or smart card reading (or encoding), computer hardware and software and audio sound production and reproduction being shared. However, the preferred embodiments of the present invention include an integrated but otherwise traditional ATM, so as to enhance the overall retail sales and services offering by coordinating payment arrangements and generalized banking services with the retail transaction(s). This combination of providing an ATM with other retail goods and services transactions is not only new, but would heretofore have been considered virtually heretical.

The essence of the preferred embodiments of the invention thus resides in the new combination of previously existing but separate means of access to the stream of

daily commerce and banking. Meaningful combinations of ATMs and customer retail kiosks have never even been attempted before, possibly because the two technologies have undergone burgeoning technological growth in separately focussed directions. For example, certain telephone systems have been promoted as the "ATMs of the future," providing credit card recognition for instant, albeit remote, execution of retail services. Some ATMs dispense both bills and coin change, and offer services such as on-site check cashing with payment of the exact check amount in bills and/or coins. As described above, ATMs in the past have offered limited retail sales options such as the vending of postage stamps via the bill dispenser. But there has not been, heretofore, a meaningful incarnation of a single system, which an individual consumer can use in a single location, wherein real banking services, and real commercial and banking services, have been combined. Because it is difficult to define objectively, however, that which constitutes real or meaningful banking or retail services, the preferred embodiments of the invention are best characterized as providing a retail terminal offering at least two immediately accessible goods or services and selectively dispensing at least two forms of dispensable currency, to emphasize the novel plurality of uniquely combined system means intrinsic to the present invention. The system for providing these multiple services or goods is integrated, moreover; the invention does not comprise the mere freestanding combination of an existing ATM and an existing retail terminal in adjacent proximity.

One of the preferred embodiments of the present invention is that disclosed in U.S. Patent Application Serial No. 08/643,827 entitled "Automated League and Tournament Device." Two goods or services offered are ATM services and game league services, and the two forms of dispensable currency take the form of bills from the bill safe/dispenser and the encodable credit made possible by

the smart card encoder therein. Widespread variability is possible with respect to such combinations.

Another embodiment of the invention includes the following components. A free-standing or wall mounted ATM with traditional ATM hardware, software and banking network connections (and including a bill safe, bill dispenser, magnetic stripe card reader, keyboard and video screen) is augmented with additional means as follows. The ATM is fitted with a smart card reader/encoder, so that in addition to the traditional bill dispenser the ATM can dispense encodable currency onto a smart card or its equivalent (a PC card, a removable hard drive, or other means for encoding digital cash or electronic cash of various types.) The video screen is a touchscreen; internal software provides a first screen menu for selection of traditional ATM services and at least two additional immediate access retail services, which are selected from the group consisting of electromechanical games of skill services, smartcard services, insurance services, restaurant services, travel services, sports services, gaming device services, delivery services, coupon services, floral delivery services, gift basket delivery services, introduction services, audio services, news services, transportation services, utility services, physician services, school services, security services, building services, credit services, directory services, home services, military services, personal services, automotive services, employment services, recreational services, travelers check services, children's services, videogames of skill services, Internet services, brokerage services, government services, entertainment services, library services, catalogue services, print services, diagnostic services, chat services, video services, database services, barter services, engineering services, pharmacy services, identification services, detective services, church services, loan services, training services, buying services, recruitment services, accounting

services, photographic services, food services, radio services, credit services, theme park services, music services, financial services, full-line vending services, health care services, remote access services, payment services, computer services, search services, network services, subscription services, virtual reality services, advertising services, rental services, programming services, beverage services, credit/debit card services, freight services, stored value card services, beauty services, tax services, leasing services, medical services, emergency services, publishing services, counseling services, satellite services, screening services, real estate services, telephone services, ticket services, television services, dating services, information services, lottery services, software services, reservation services, communication services, Intranet services, adult services, referral services, repair services, legal services, consulting services, maintenance services, moving services, trade show services, design services, lodging services, mail services, fast food services, automated services, recording services, clothing services, wireless services, human services, and encryption services. For the purpose of this embodiment, the form such second service takes must be an immediately realizable service, with a good or service being generally immediately rendered to the individual using the system (airline or theatre tickets being printed on the spot, for example) or being separately commenced (initiation of a delivery of flowers in a remote city, for example). It is readily apparent that this combination system is quite different from any of prior art ATMs, telephone ATMs "of the future," or even personal computer Internet connections which may provide retail functions but do give access to at least two forms of dispensable currency.

The most preferred embodiments of the present invention include means for providing at least two retail services which are not only immediately realizable but are

also immediately accessible to the individual user. Preferred immediate access services include game of skill services, music (juke box) services, vending, publishing (customized newspapers printed on the spot, for example),
5 dating, smart card encryption, travel and entertainment ticketing, and financial, insurance and brokerage services. The consumer appeal of synthesized commercial and retail services with banking services is enormous, which in itself highlights the irony that these diverse services, and the
10 means for providing them, have never been combined elsewhere heretofore.

User access to systems provided according to the invention will normally be accomplished by credit card, smart card or other identification card, but other means
15 are contemplated as within the scope of the invention. Literally any means of positive identification of any given individual user to the system can be implemented, such as iris or fingerprint scans and matching to user databases. Smart card access itself will undoubtedly continue to
20 evolve as smart cards increase in their accommodation of data and processing speed and ability, and this will only enhance the multiple retail and banking aspects of the preferred embodiments of the invention.

Referring now to Figures 3a-3e, five exemplary
25 system combinations are illustrated schematically. Fig. 3a illustrates a combined ATM and juke box system; Fig. 3b illustrates a combined ATM and Internet retail terminal; Fig. 3c shows a combined ATM and insurance policy terminal; Fig. 3d illustrates a combined dating service and travel
30 ticketing terminal; and Fig. 3e illustrates a combined ATM and lottery dispensing machine. These combinations are exemplary of the various conceptual incarnations of the invention as described above.

Referring now to Figure 4, the multiple
35 functionalities can be combined via a video touchscreen which provides for selection of a wide variety of goods and/or services. Figure 4 is a partial side elevational

view of a kiosk 40 including a control panel 42 having a video command touchscreen 44, at least one smart card dispenser 46, a credit card reader 48, stereo speakers 50, a bill (cash) acceptor 52, a bill dispenser 54 and a receipt (printer) dispenser 56. Optionally, one of the smart card dispensers 46 may be recording means for encoding information on media other than smart cards, including but not limited to magnetic recording tape; floppy or removable hard disks or drives; recordable CDs, PC cards or PCMCIA cards and etc. A motion/sound/position sensor 58 is also provided adjacent the video command touchscreen. A person using the control panel 42 thus has access to all available goods and/or services in a single location.

Figure 5 illustrates the control panel 42 of Figure 4 with its cover removed, exposing the underlying mechanical features not including the computerized control and optional network access means which drive the system. A bill dispenser security safe 55 is thus positioned surrounding the bill dispenser 54. A bill acceptor mechanism 53 known in the art supports the bill acceptor 52. A smart card safe 47 contains smart card inventory to supply to the smart card dispenser(s) 46. A motion/sound/position device 59 supports the sensor 58. A printer 57 provides receipts or other printed materials to the receipt (printer) dispenser 56. Each individual mechanism illustrated in Figures 4 and 5 is known in the art, and the invention combines a number of them in a novel and commercially irresistible way.

Figures 4 and 5 illustrate a video command touchscreen 44 which is deliberately in portrait rather than landscape orientation. This deliberate orientation enhances the suitability of the command screen to relatively long, single-column selection menus such as those of the World Wide Web on the Internet and also adds an attractive design feature to the kiosk containing it.

Figure 6 illustrates a kiosk containing multiple transaction control panels similar to those of Figure 4. A kiosk such as shown can house games, automobile refueling or fast food services in automated form, or virtually any other goods or services disclosed herein.

Figures 7a and 7b are side elevational views of a further embodiment of the invention. Segments 171 can house monitors, liquid crystal or gas plasma displays; segment 172 can house three dimensional volumetric displays including electromechanical games or displays or three dimensional video or holographic arrays. Kiosks such as are shown in Figures 7a and 7b may have, optionally, fold down seating and/or modular construction.

The invention is susceptible of widespread departure from the above disclosure without departing from the scope of the invention. Virtually any heretofore uncombined goods and/or services provision may be combined in the automated transaction terminal of the present invention. The key to the invention is the multiple functioning of the terminal as compared to primarily single purpose devices of the prior art. Another way of understanding the most preferred embodiments of the present invention is as an ATM combined with an additional functionality typically found, in the prior art, only in its own freestanding device, i.e., juke box, Internet terminal, etc. Combinations of individual goods and services can be customized to the theme or character of the intended location, and the combinations are thus deliberate, not slapdash.

Notwithstanding the foregoing description, the invention is only to be limited as is set forth in the accompanying claim.

I claim:

1. An automated transaction machine comprising:

1) means for identifying the user; and

2) means for realizing at least two retail

transactions pertaining to goods or services, wherein said

5 means for realizing at least two retail transactions are integrated into a single system.

2. The automated transaction machine according

to claim 1, wherein said goods or services are selected

from the group consisting of banking services,

electromechanical games of skill services, smart card

5 services, insurance services, restaurant services, travel

services, sports services, gaming device services, delivery

services, coupon services, floral delivery services, gift

basket delivery services, introduction services, audio

services, news services transportation services, utility

10 services, physician services, school services, security

services, building services, credit services, directory

services, home services, military services, personal

services, automotive services, employment services,

recreational services, travelers check services, children's

15 services, videogames of skill services, Internet services,

brokerage services, government services, entertainment

services, library services, catalogue services, print

services, diagnostic services, chat services, video

services, database services, barter services, engineering

20 services, pharmacy services, identification services,

detective services, church services, loan services,

training services, buying services, recruitment services,

accounting services, photographic services, food services,

radio services, credit services, theme park services, music

25 services, financial services, full-line vending services,

health care services, remote access services, payment

services, computer services, search services, network

services, subscription services, virtual reality services,

advertising services, rental services, programming
30 services, beverage services, credit/debit card services,
freight services, stored value card services, beauty
services, tax services, leasing services, medical services,
emergency services, publishing services, counseling
services, satellite services, screening services, real
35 estate services, telephone services, ticket services,
television services, dating services, information services,
lottery services, software services, reservation services,
communication services, Intranet services, adult services,
referral services, repair services, legal services,
40 consulting services, maintenance services, moving services,
trade show services, design services, lodging services,
mail services, fast food services, automated services,
recording services, clothing services, wireless services,
human services, and encryption services.

CONCEPT

Cost of Eight Transaction Machines



FIG. 1

REALITY

Cost of One 8TM (An Eight Transaction Machine)



FIG. 2

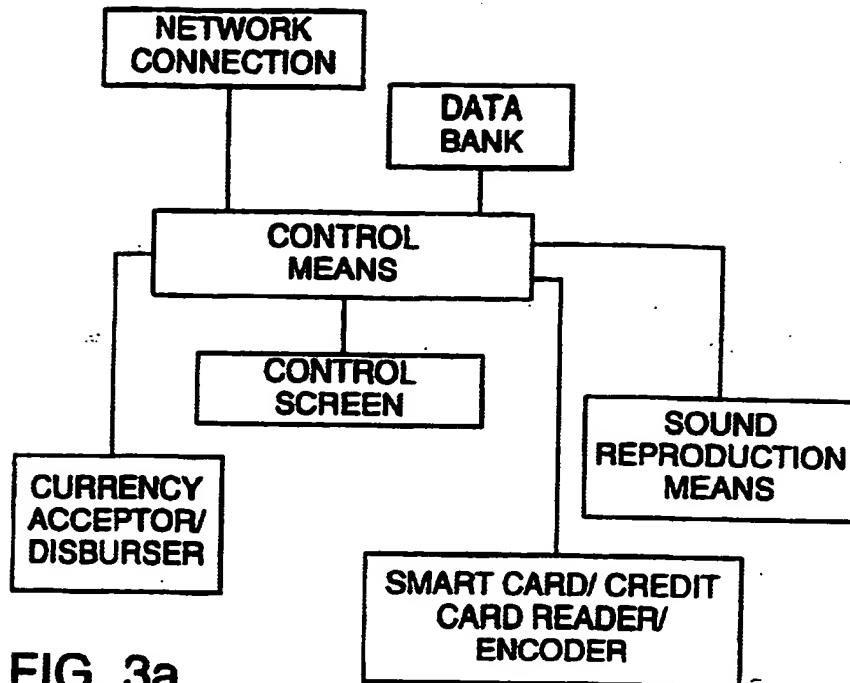


FIG. 3a

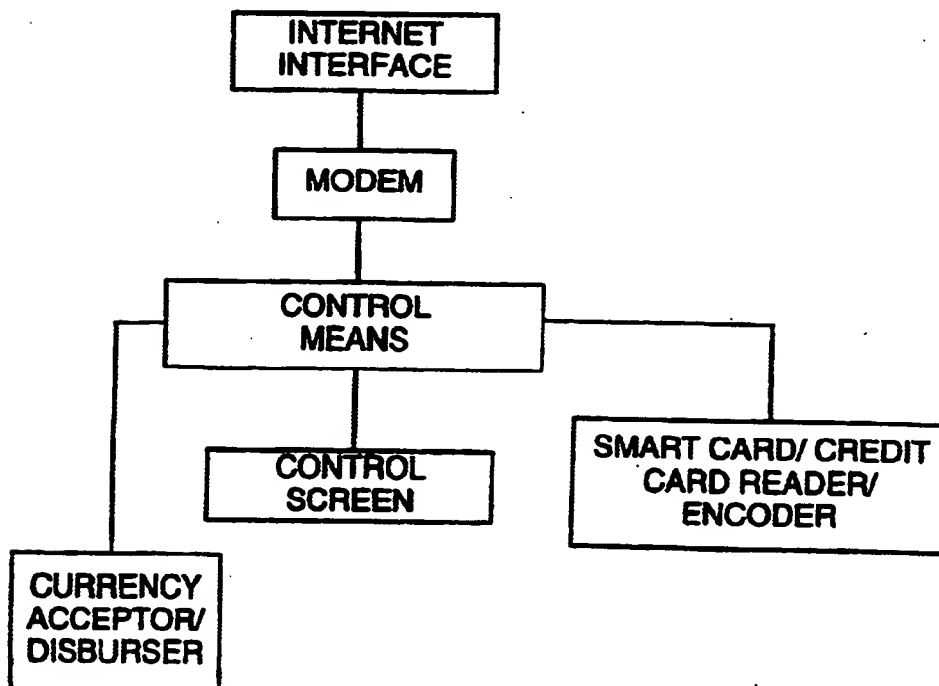


FIG. 3b

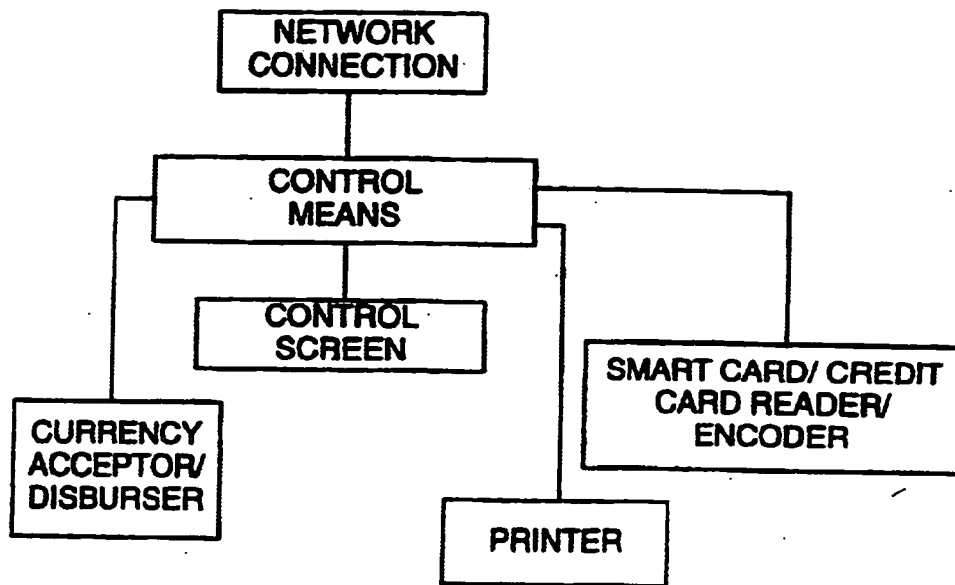


FIG. 3c

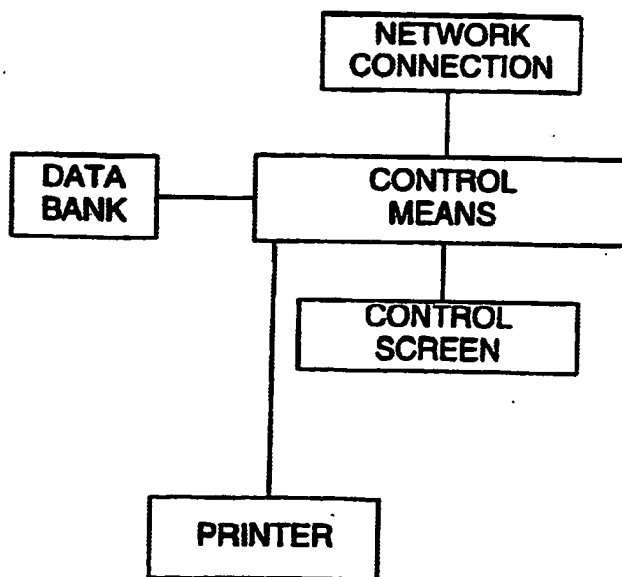


FIG. 3d

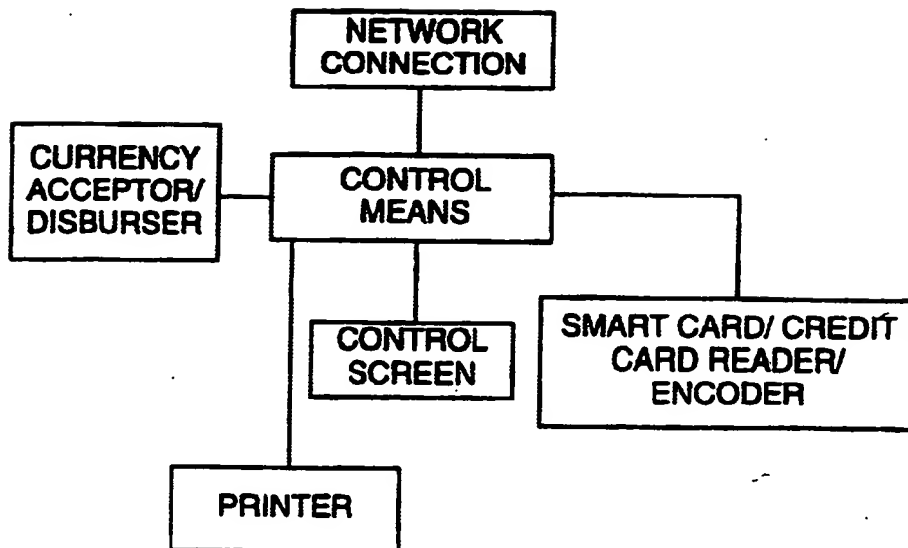


FIG. 3e

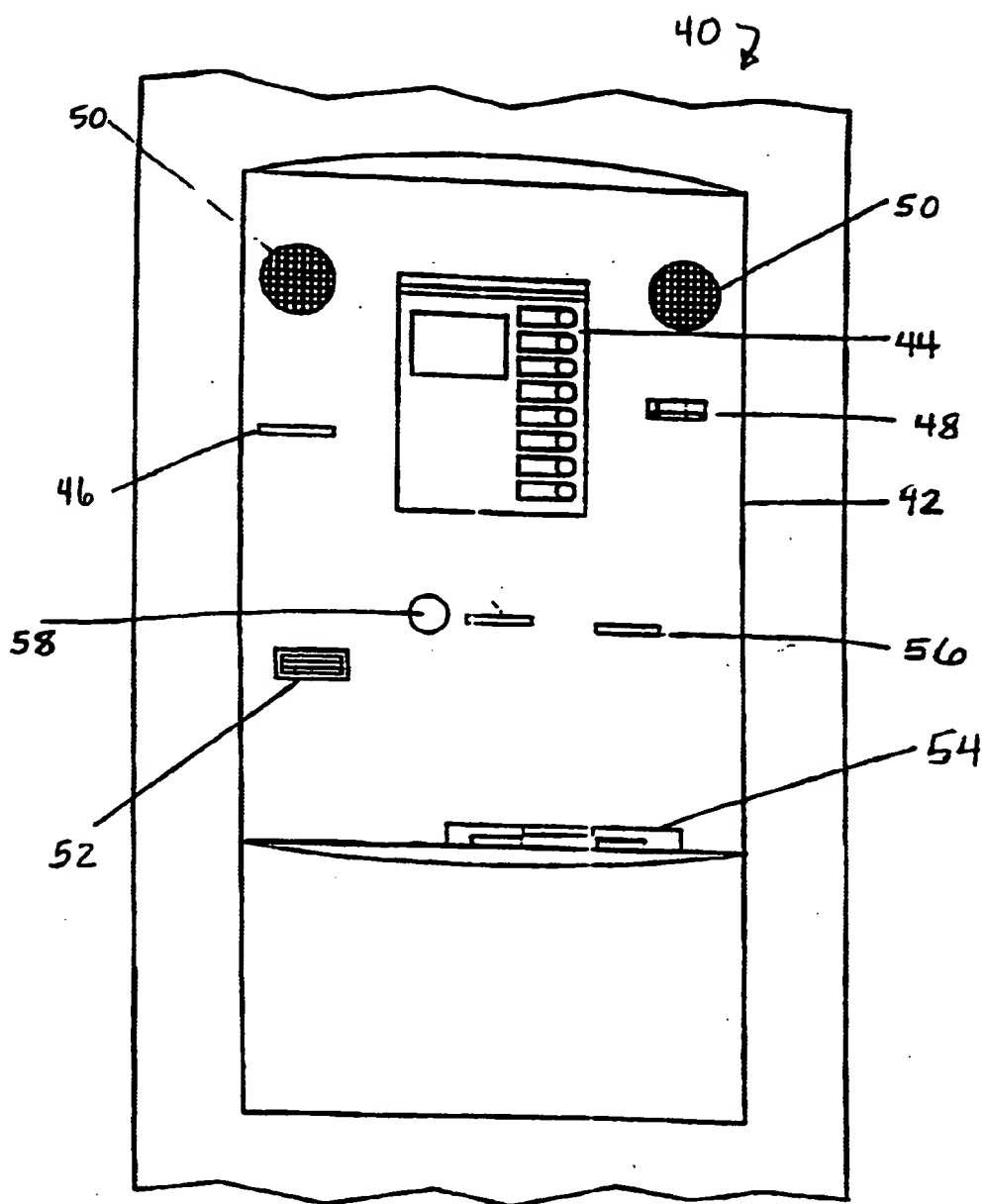


FIG. 4

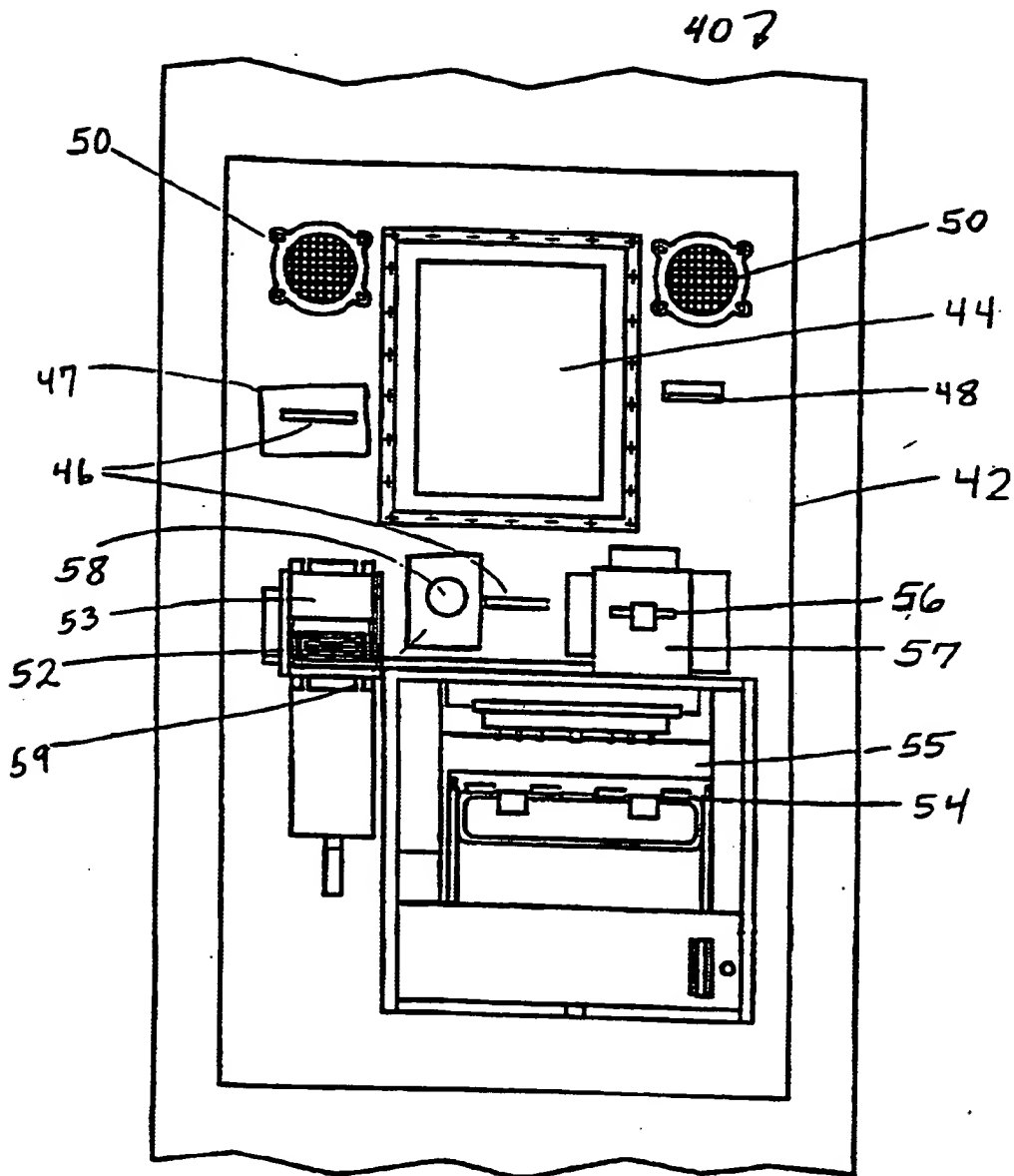


FIG. 5

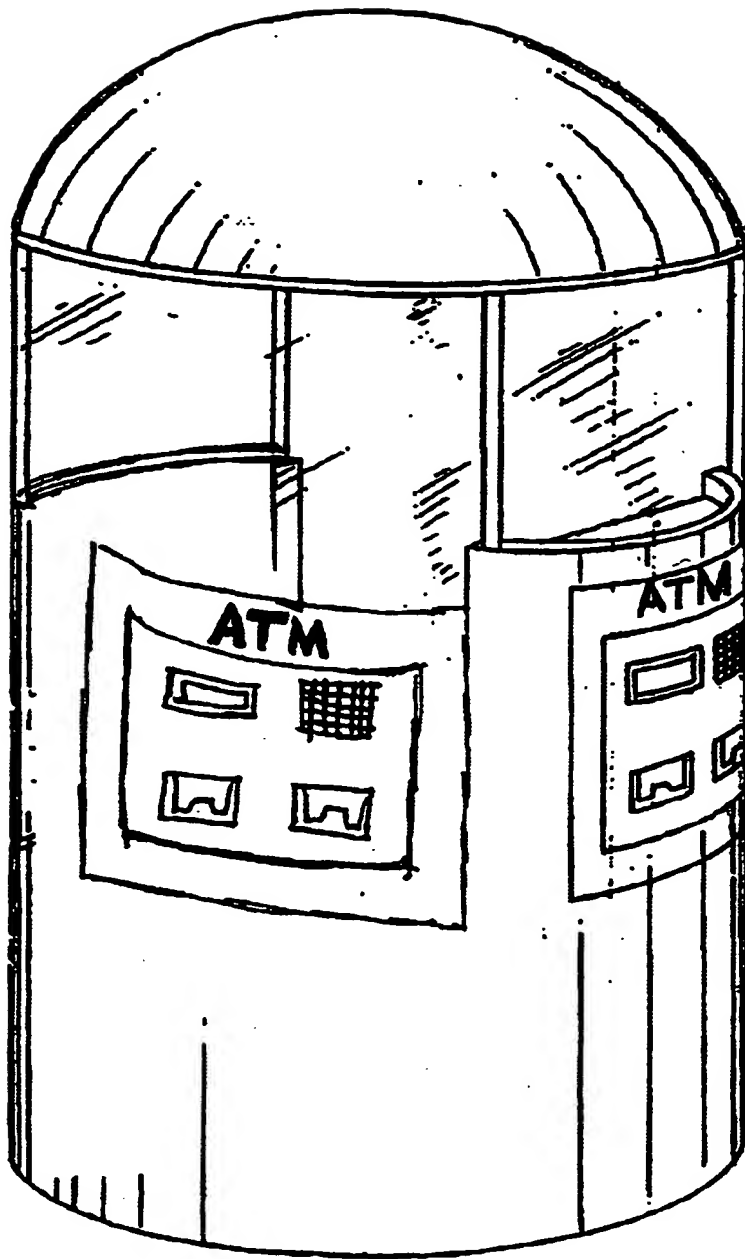


FIG. 6

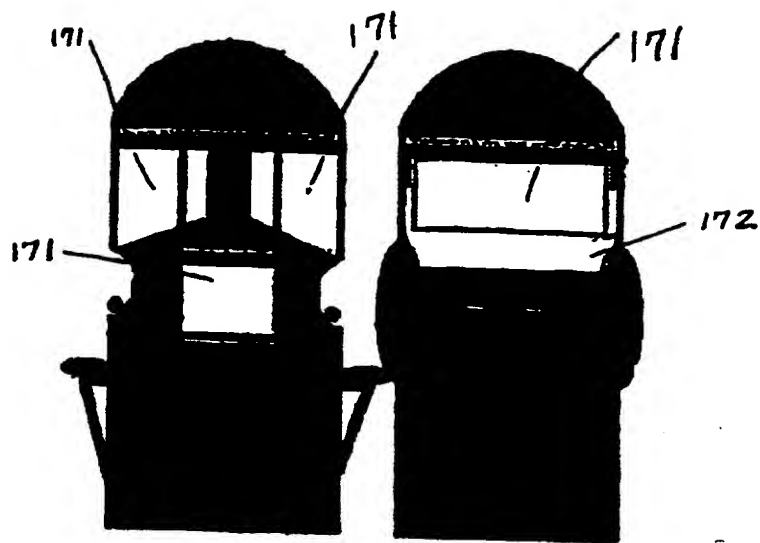


FIG. 7a

FIG. 7b

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US97/06089

A. CLASSIFICATION OF SUBJECT MATTER

IPC(5) : G06F 17/06, 07/08; G06K 05/00, 15/00, 19/06

US CL : 235/ 381, 382, 380, 379, 383, 493, 492

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 235/ 381, 382, 380, 379, 383, 493, 492

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
NONEElectronic data base consulted during the international search (name of data base and, where practicable, search terms used)
NONE

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	U.S. 5,450,938 A (Rademacher) 19 September 1995 (19/09/95), the entire reference	1-2
X	U.S. 5,442,567 A (Small) 15 August 1995 (15/08/95), the entire reference	1-2

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

Special categories of cited documents:	
A document defining the general state of the art which is not considered to be of particular relevance	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
B earlier document published on or after the international filing date	*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
O document referring to an oral disclosure, use, exhibition or other means	*A* document member of the same patent family
P document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

20 OCTOBER 1997

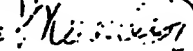
Date of mailing of the international search report

06 NOV 1997

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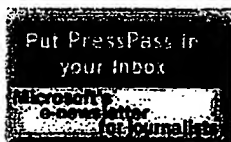
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Microsoft Acquires Hotmail

The Microsoft Network Adds Hotmail's Browser-Based Free E-Mail Technology To Its Family of Internet Services

REDMOND, Wash. - Dec. 31, 1997 - Microsoft Corp. today announced it has acquired Hotmail, the award-winning free Web-based e-mail service. Hotmail will become an important component of The Microsoft Network of online communication and information services that Microsoft offers free to all Internet users; it includes sites for news, travel, investment, car buying, games, computing and shopping.

"Hotmail has been a Web-mail pioneer," said Laura Jennings, vice president, The Microsoft Network. "It has built a strong following by offering a free, high-quality e-mail service that lets its members access a permanent e-mail address from any PC with an Internet connection.

"Our goal is to combine the benefits of Hotmail with Microsoft® services and technology to provide consumers the best combination of free and premium e-mail services," she said. "We are committed to making it even easier for people to communicate over the Internet from anywhere in the world."

"We're very proud of the business we've built and are gratified by consumer acceptance of our service and our technology," said Sabeer Bhatia, president, chief executive officer and co-founder of Hotmail Corp. "We look forward to working with Microsoft on ways we can expand free e-mail services on the Web and bring new features to consumers even more quickly."

The Hotmail web-centric e-mail service complements Microsoft's existing family of e-mail and collaboration clients. These include Outlook™ Express, the award-winning free e-mail and newsreader client for consumer and home users; the Microsoft Outlook messaging and collaboration client, the premier client for business users that integrates Internet-based e-mail with scheduling, task and contact management features; and Microsoft Exchange Server, the Internet standard-based messaging and collaboration server for businesses of all sizes.

In addition to providing a free e-mail service, Hotmail will in the future allow members of MSN™ Premier to check their MSN e-mail from anywhere through a Hotmail account. Hotmail enables members to retrieve e-mail from up to four POP3 e-mail accounts via any PC connected to the Internet.

Hotmail will continue its operations in Sunnyvale, Calif., as a wholly owned subsidiary of Microsoft reporting to Jennings. Financial terms of the transaction were not disclosed.

About Hotmail

Hotmail provides globally accessible, free Web-based electronic mail to more than 9 million members worldwide. Its service was recently included on PC Computing's coveted "A List" as the best in Web-based e-mail and received CNET's highest ratings in all categories for free Web-based e-mail. The Hotmail product is a password-protected, feature-rich e-mail system that offers advanced capabilities including instant mail delivery, MIME and UUENCODE file attachments, personal address books, spell-checking, filtering and embedded hyperlinks. Because Hotmail is Web-based, members can send, view and navigate entire Web pages within a Hotmail message.

A Hotmail address operates independent of a consumer's Internet access provider, geographic address, or place of employment, which means members can change ISPs or jobs or even move to a different country and still access their Hotmail account from any Web-connected device. Advertising banners similar to those seen on other Web sites support Hotmail. Hotmail is also a leading advocate of anti-spam measures in the e-mail industry. Consumers can sign up for a Hotmail e-mail account at <http://www.hotmail.com/>.

About The Microsoft Network

The Microsoft Network of online services makes it easy for consumers to harness the power of the Internet to lead more informed, more fun and more productive lives. MSN combines a comprehensive set of core Internet services, including e-mail, online forums and communities, and content and services programming, with direct access to leading Microsoft sites for news, travel, investment, car buying, games and entertainment. Specific programming and services available on MSN include the Microsoft Encarta® multimedia encyclopedia, the Expedia.com travel service, Disney's Daily BlastSM and Family.comSM, the Slate® online magazine, the CarPoint™ online automotive service, the Microsoft Investor online investing service, and up-to-date news and information from MSNBC News. The MSN home page can be reached at <http://www.MSN.com/>. Additional information for the press is available at <http://press.MSN.com/>.

Founded in 1975, Microsoft (NASDAQ "MSFT") is the worldwide leader in software for personal computers. The company offers a wide range of products and services for business and personal use, each designed with the mission of making it easier and more enjoyable for people to take advantage of the full power of personal computing every day.

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PTO/SB/16 (12-97)

Approved for use through 1/31/98. OMB 0851-0037

Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.**PROVISIONAL APPLICATION FOR PATENT COVER SHEET**

This is a request for filing a PROVISIONAL APPLICATION FOR PATENT under 37 CFR 1.53 (c).

INVENTOR(S)					
Given Name (first and middle [if any])		Family Name or Surname		Residence (City and either State or Foreign Country)	
DALE		BLACKSON		CANTON, OH	
<input type="checkbox"/> Additional inventors are being named on the _____ separately numbered sheets attached hereto					
TITLE OF THE INVENTION (250 characters max)					
SYSTEM AND METHOD FOR DISPENSING DIGITAL INFORMATION FROM AN AUTOMATED TRANSACTION MACHINE					
Direct all correspondence to: CORRESPONDENCE ADDRESS					
<input type="checkbox"/> Customer Number		<input type="text"/>		Place Customer Number Bar Code Label here	
OR Type Customer Number here					
<input checked="" type="checkbox"/> Firm or Individual Name		Ralph E. Jocke, Walker & Jocke			
Address					
Address		231 South Broadway			
City		Medina		State	OH
Country		US		ZIP	44256
		Telephone		(330) 721-0000	Fax (330) 722-6446
ENCLOSED APPLICATION PARTS (check all that apply)					
<input checked="" type="checkbox"/> Specification Number of Pages		21		<input type="checkbox"/> Small Entity Statement	
<input checked="" type="checkbox"/> Drawing(s) Number of Sheets		3		<input checked="" type="checkbox"/> Other (specify) Abstract/Claims	
METHOD OF PAYMENT OF FILING FEES FOR THIS PROVISIONAL APPLICATION FOR PATENT (check one)					
<input type="checkbox"/> A check or money order is enclosed to cover the filing fees				FILING FEE AMOUNT (\$)	
<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge filing fees or credit any overpayment to Deposit Account Number: 09-0428				150	
The invention was made by an agency of the United States Government or under a contract with an agency of the United States Government.					
<input checked="" type="checkbox"/> No.					
<input type="checkbox"/> Yes, the name of the U.S. Government agency and the Government contract number are: _____					

Respectfully submitted,

SIGNATURE _____

Date

TYPED or PRINTED NAME Ralph E. JockeREGISTRATION NO.
(if appropriate)

31,029

TELEPHONE (330) 721-0000

Docket Number:

D-1132 P

USE ONLY FOR FILING A PROVISIONAL APPLICATION FOR PATENT

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Box Provisional Application, Assistant Commissioner for Patents, Washington, DC 20231.

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 02/05/00

 JCS42 U.S. PTO
 60/180490
 02/05/00

02-150349-0-0205030

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Blackson, Dale;

For: SYSTEM AND METHOD FOR DISPENSING DIGITAL INFORMATION FROM AN
AUTOMATED TRANSACTION MACHINE

Box Provisional Patent Application
Assistant Commissioner for Patents
Washington, D.C. 20231

1c542 U.S. PTO
60/180490
02/05/00

COVER SHEET FOR FILING PROVISIONAL APPLICATION
(37 C.F.R. § 1.51(c)(1))

This is a request for filing a PROVISIONAL APPLICATION FOR PATENT under 37 C.F.R.
1.51(c)(1)(i).

1. The following comprises the information required by 37 C.F.R. § 1.51(c)(1):

CERTIFICATION UNDER 37 C.F.R. 1.10*
(Express Mail label number is mandatory.)
(Express Mail certification is optional.)

I hereby certify that this correspondence and the documents referred to as attached therein are being deposited with the United States Postal Service on Feb 5, 2000 (date), in an envelope as "EXPRESS MAIL POST OFFICE TO ADDRESSEE" service under 37 C.F.R. 1.10 Mailing Label Number EL451104924US addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Ralph E. Locke
(type or print name of person mailing paper)

[Signature]
Signature of person mailing paper

WARNING: Certificate of mailing (first class) or facsimile transmission procedures of 37 C.F.R. 1.8 cannot be used to obtain a date of mailing or transmission for this correspondence.

***WARNING:** Each paper or fee filed by "Express Mail" must have the number of the "Express Mail" mailing label placed thereon prior to mailing. 37 C.F.R. 1.10(b).
"Since the filing of correspondence under § 1.10 without the Express Mail mailing label thereon is an oversight that can be avoided by the exercise of reasonable care, requests for waiver of this requirement will not be granted on petition." Notice of Oct. 24, 1996, 60 Fed. Reg. 56,439, at 56,442.

2. The names of the inventors are (37 C.F.R. § 1.51(c)(1)(ii)):

Dale Blackson

3. Residence addresses of the inventors, as numbered above (37 C.F.R. § 1.51(c)(1)(iii)):

5056 Paddington Down Street, Canton, OH 44718 US

4. The title of the invention is (37 C.F.R. § 1.51(c)(1)(iv)):

SYSTEM AND METHOD FOR DISPENSING DIGITAL INFORMATION FROM AN
AUTOMATED TRANSACTION MACHINE

5. The name, registration, customer and telephone numbers of the practitioner are (37 C.F.R. § 1.51(c)(1)(v)):

Name of practitioner: Ralph E. Jocke

Reg. No. 31029

Tel. No. (330) 721-0000

6. The docket number used to identify this application is (37 C.F.R. § 1.51(c)(1)(vi)):

Docket No. D-1132 P

7. The correspondence address for this application is (37 C.F.R. § 1.51(c)(1)(vii)):

Ralph E. Jocke
231 South Broadway

Medina, OH 44256 US

8. Statement as to whether invention was made by an agency of the U.S. Government or under contract with an agency of the U.S. Government. (37 C.F.R. § 1.51(c)(1)(viii)).

This invention was NOT made by an agency of the United States Government, or under contract with an agency of the United States Government.

9. Identification of documents accompanying this cover sheet:

A. Documents required by 37 C.F.R. §§ 1.51(c)(2)-(3):

Specification: No. of pages 21
Drawings: No. of sheets 3

B. Additional documents:

Claims: No. of claims 6
Abstract

10. Fee

The filing fee for this provisional application, as set in 37 C.F.R. § 1.16(k), is \$150.00, for other than a small entity, and \$75.00, for a small entity.

Applicant is not a small entity.

11. Fee payment

Fee payment in the amount of \$150.00 is being made at this time.

12. Method of fee payment

Charge Account No. 09-0428, in the amount of \$150.00.

A duplicate of this Cover Sheet is attached.

Please charge Account No. 09-0428 for any fee deficiency.

Date:

Reg. No.: 31029

Tel No.: (330) 721-0000


Signature of practitioner

Ralph E. Jocke

231 South Broadway

Medina, OH 44256 US

60166496-020500

APPLICATION FOR UNITED STATES LETTERS PATENT

Title: SYSTEM AND METHOD FOR
DISPENSING DIGITAL
INFORMATION FROM AN
AUTOMATED TRANSACTION
MACHINE

Inventors: DALE BLACKSON

Docket No.: D-1132P

TECHNICAL FIELD

This invention relates to the dispensing of digital information from an automated transaction machine. Specifically this invention relates to a new system and method for downloading, and dispensing digital information such as sound recording files from an automated transaction machine.

BACKGROUND ART

Automated transaction machines are known in the prior art. A common type of automated transaction machine is an automated teller machine (ATM). ATMs are typically operative to perform banking transactions such as dispensing cash, transferring value between banking accounts, or accepting deposits. Many ATMs are located in retail or service facilities such as stores, gas stations, restaurants and bars. The owners of these facilities often generate income from the ATMs through service fees on transactions performed with the ATM. For example if a user withdraws an amount of cash from the ATM, the user may be charged a small transaction fee.

If the ATM has only marginal use, the income generated may not be sufficient to justify the expense of maintaining the ATM. For example maintenance and service costs may consume a large portion of the monthly income generated by an ATM which has low transaction volumes. Consequently to enable ATMs to generate additional income there exists a need for an ATM to perform additional income producing activities that do not significantly increase the expense of maintaining the ATM.

Methods for the digital recording of sound are also known in the prior art. Such digital recordings are typically distributed on compact disks (CD) for playback on a CD player. As sound systems have become a standard feature of any new personal computers, digital sound recordings are also being distributed as computer files. Common formats for sound computer files include WAV (Waveform Audio File Format) and MP3 (MPEG-1 Audio Layer-3). To play such files, computer systems can employ a sound file player application such as the Windows Media Player. Sound file player applications read the digital sound files and output corresponding music through the sound card and speakers of the computer system.

Digital sound recordings may also be copied directly from an audio CD through a process called "ripping". Essentially ripping refers to the reading of the digital information that represents audio on the CD and saving the information in a computer readable sound file. Different formats of sound files have different characteristics. For example WAV files are typically uncompressed digital versions of sampled sound. MP3 files are typically created by compressing a sound sequence into a very small file (about one-twelfth the size of a corresponding WAV file). However, MP3 files are "lossy" meaning that the compression algorithms remove digital information that most people cannot hear or cannot distinguish from other sounds. If a high sampling rate is used to generate the MP3 files, the sound quality is only slightly inferior to that of the original audio file. However the advantage of the smaller size of the MP3 files is significant. These advantages include the ability to store more hours of sound recordings per amount of space in physical storage mediums such as, for example, hard disks, RAM, and flash memory cards. Also the smaller size of MP3 files enables them to be downloaded much faster through a network such as the Internet.

Numerous web sites on the Internet offer digital sound files such as MP3 files for downloading to a personal computer. Also as a result of the popularity of digital sound files, portable computer systems have been developed such as the Diamond RIO which are specifically designed to load and play sound recording files.

5 Unfortunately, the technology associated with creating MP3 files from a CD and downloading MP3 files from web sites has resulted in a significant amount of music piracy and lost revenues for artists and music recording companies. Anyone with a home PC can generate an unlimited number of copies of digital sound files. By placing such pirated files on an Internet web site, unlimited distribution of pirated sound files is possible.

To deter copyright infringement and unrestricted piracy of digital sound recordings, the music industry is promoting an alternative file format for storing digital recordings called SDMI (Secure Digital Music Initiative). The SDMI specification for sound files offers similar compression characteristics as the MP3 file format; however, SDMI is designed to have built in copyright protection features which limit the playback and duplication of the files. In addition Microsoft has developed an alternative specification for compressing and copyright protecting sound files called Windows Media.

20 Because MP3 files are already wildly accepted as the de facto standard, it may be very difficult for new file formats to replace MP3. The popularity of MP3 files coupled with unlimited sound file piracy may significantly decrease the revenue that recording labels and artists generate from the sale of music and other forms of audio. Consequently, there exists a need for a system of distributing MP3 files that enables the copyright holder to receive licensing fees for each distribution of an MP3 file.

60106490-02050015
Distribution of sound recordings from the Internet makes it much easier for an individual
artist to reach a mass audience for their work without a recording label. As a result the variety of
music that is available over the Internet is exploding. Many of the titles can be downloaded
without a fee. Unfortunately much of the music that has no fee is low quality, amateurish, and
not very desirable. If the artist is relatively unknown, it is very difficult to get users to download
music for a fee. This is because most individuals are hesitant to pay for downloaded MP3 files
before being familiar with the artist.

If the music is given away on a no-fee basis or even a low-fee preview basis, it is virtually
impossible to generate any income from the music. Once the MP3 version of the music is
downloaded, the MP3 file can be played, copied, and distributed an unlimited number of times
without generating income for the artist. Consequently there exists a need for a system that
enables individuals to test out songs for a small fee, but does not enable the users to copy or
distribute the sound files.

To take advantage of the benefits of playing sound recording files rather than CDs or
cassettes, a user must have a PC. Although the cost of a personal computer has dramatically
decreased over the last two decades, computers are still significantly more expensive than a CD
player. Portable sound file players such as the Diamond RIO are operative to play music
independently from a PC; however they still must be connected to a PC at some point to upload a
new set of MP3 files. Consequently there exists a need for a new system of distributing sound
files that does not require the user to have a computer.

DISCLOSURE OF INVENTION

It is an object of the present invention to provide an automated transaction machine that is operative to dispense digital information.

5 It is a further object of the present invention to provide an automated transaction machine that is operative to dispense digital information to a portable storage medium.

It is a further object of the present invention to provide an automated transaction machine that is operative to dispense digital information to a portable computing system.

It is a further object of the present invention to provide an automated transaction machine that is operative to dispense digital information in exchange for a user fee.

It is a further object of the present invention to provide an automated transaction machine that is operative to output digital information to an output device in exchange for a user fee.

It is a further object of the present invention to provide an automated transaction machine that is operative to distribute user fee income generated from the dispense of digital information among a plurality of entities.

It is a further object of the present invention to provide an automated transaction machine that is operative to download digital information from a digital information source located on a network.

It is a further object of the present invention to provide an automated transaction machine that is operative to dispense digital sound recordings.

20 It is a further object of the present invention to provide an automated transaction machine that is operative to play digital sound recordings through a sound system.

It is a further object of the present invention to provide an automated transaction machine that is operative to dispense digital sound recordings onto a portable storage medium.

It is a further object of the present invention to provide an automated transaction machine that is operative to dispense digital sound recordings to a portable digital sound file player.

5 It is a further object of the present invention to provide an automated transaction machine that is operative to charge an account of a user in exchange for the playing of digital sound recordings.

It is a further object of the present invention to provide an automated transaction machine that is operative to provide a selection of digital sound recordings to play when the user performs a banking transaction.

It is a further object of the present invention to provide an automated transaction machine that is operative to offer a selection of digital sound recordings to play that are downloaded from the Internet.

Further objects of the present invention will be made apparent in the following Best Modes for Carrying Out Invention and the appended claims.

The foregoing objects are accomplished in one exemplary embodiment of the invention by an automated transaction machine that is operative to dispense digital information. In the exemplary embodiment the digital information includes digital sound recording files that may be output through an output device such as a sound system in operative connection with an ATM.

20 However in alternative embodiments, the digital information may include any type of information that may be digitally stored and transported over a network. Other examples of

digital information include digital representations of images, books, software, audio visual works, movies, TV-shows, magazines, newspapers, games, compilations, and databases.

The ATM is in operative connection with storage read/write devices such as a floppy disk drive, smart card drive, flash memory drive, or any other device that is operative to read and write information to a portable storage medium. In the exemplary embodiment the ATM is operative to save digital information such as digital sound recording files to the portable medium.

Alternative embodiments of the ATM may include a portable computing device communication port that is operative to communicate with a portable computing device. When a portable computing device, such as a laptop computer, hand-held computer, or sound file player is placed in operative connection with the communication port, the ATM is operative to send digital information such as digital sound recording files to the portable computing device. Examples of communication ports that are operative for use with the present invention include a Universal Serial Bus (USB) port, parallel port, RS-232 Serial Port, Infrared (IR) Port, Radio Frequency (RF) port, or any other type of physical or wireless communication port.

The ATM is operatively programmed to accept a fee from a user in exchange for outputting either digital information or saving digital information to a portable storage medium or portable computing device. For ATMs that include a card reader and are in operative connection with a host banking system, the ATM is operative to charge the fee to an account associated with a credit card, debit card, or smart card for example. For ATMs that include a currency accepting device, the ATM is operative to accept currency in exchange for outputting or saving digital information.

In the exemplary embodiment of the present invention, the ATM is in operative connection with a private network or public network such as the Internet. The ATM is programmed to enable a user of the ATM to view and select digital information that is downloaded across the network. For example the ATM is operative to display visual outputs
5 corresponding to a plurality of sound recording files such as MP3 files, that can be executed to reproduce individual musical performances such as songs. The ATM is further operative to download one or more of these sound files in exchange for a fee and to either play the song through a sound system or send the song to a portable storage medium or computing device.

In an alternative form of the present invention, the ATM may be operative to periodically download a selection of digital information in response to programmed instructions to acquire one or more categories of digital information. By pre-downloading digital information, the ATM does not need to be continually connected to a source of digital information. Also any delay caused by having to download individually selected information files across a network is eliminated because the files are stored locally in the ATM.

For example when the digital information corresponds to sound recording files, the ATM may be operative to periodically download sound files that correspond to the most popular songs for the week or other time period. In another example if the digital information corresponds to digital books, the ATM is operative to periodically download digital books that correspond to a fiction or nonfiction best seller list or ranking. In another example if the digital information
20 corresponds to broadcast TV shows, the ATM is operative to periodically download digital files that correspond to the TV shows that were broadcast over a certain time period.

5 In the exemplary embodiment of the present invention, the ATM may be operative to distribute the user fee for the dispense of digital information among a plurality of entities, including the owner of the ATM, the source of the digital information, and/or a licensing organization. This distribution may be performed for each user transaction or may be performed on a periodic basis. When the distribution is performed periodically, the ATM is operative to calculate an amount of value that corresponds to licensing fees for digital information that is downloaded or dispensed by the ATM for a time period. An amount of value equal to this calculated amount may then be transferred from an account associated with the ATM to the source of the digital information or a licensing organization.

When the digital information includes copyright protection features, the ATM may be further operative to activate the copyright protection feature responsive to the type of license being purchased by the user. For example, if the ATM dispenses SDMI or Windows Media sound recording files, the ATM is operative to configure the files to limit where and how long the sound files can be played as well as whether duplication is allowed.

BRIEF DESCRIPTION OF DRAWINGS

Figure 1 is a schematic view representative of an exemplary embodiment of an automated transaction system of the present invention that is operative to dispense digital information.

20 Figure 2 is a schematic view representative of an exemplary embodiment of an automated transaction system of the present invention that is operative to dispense digital sound recordings.

Figure 3 is a schematic view representative of the distribution of transaction fees from digital information dispensed by the ATM.

BEST MODES FOR CARRYING OUT INVENTION

Referring now to the drawings and particularly to Figure 1, there is shown therein an exemplary schematic view of an ATM 10 of the present invention. The ATM 10 includes a computer processor 12 that is operatively programmed to enable the ATM to perform banking transactions such as the dispense of cash. The computer processor 12 is also operatively programmed to enable the ATM to dispense digital information. To perform these functions the ATM further includes in operative connection with the computer processor 12, a data store 13, a display device 14, an input device 16, an output device 18, a card reader 20, and a cash dispenser 24. The ATM 10 is further operative to communicate with both a host banking system 30 and at least one digital information source 32. In the exemplary embodiment of the present invention the ATM 10 is operative to download digital information from the digital information source 32 through a network 34 such as the Internet.

Alternative embodiments of the present invention may also include in operative connection with the computer processor 12, a currency acceptor 22, a storage device drive 26, and a communication port 28. The storage device drive 26 enables the computer processor to dispense digital information to a portable storage medium 36. The communication port 28 enables the computer processor to dispense digital information to a portable computing device 38.

Figure 2 shows an exemplary embodiment of the ATM 10 that is operative to dispense both cash and digital sound recordings such as music and songs. However, it is to be understood that the present invention encompasses the dispensing of any type of digital information

including digital representations of images, books, software, audio visual works, movies, TV shows, magazines, newspapers, games, compilations and databases.

ATM 10 includes a display device 14 such as a monitor or LCD display that is operative to output user interface indicia 46. The user interface indicia may include instructional material for operating the ATM as well as listings of digital information that may be dispensed from the ATM for a fee.

The ATM 10 also includes at least one input device 16 such as a keypad and selection buttons. The input device(s) enable the user to enter operation inputs such as a personal information number (PIN) for an account, an amount of cash to withdraw, or a selection of a particular digital sound recording to dispense. Although this described embodiment includes a keypad, alternative embodiments of the present invention may use any type of input device for entering information, such as a touch screen device, a speech recognition system, or a track ball.

ATM 10 also includes a cash dispenser 24 and a card reader 20. The ATM is operative to read account information from a user's card with the card reader 20. The card may be a bank card, credit card, debit card, gas card, merchant card, smart card, or any other portable medium that is operative to store account or other information which may be used to identify a user. The ATM 10 is operative to dispense a selected amount of cash to the user from the cash dispenser 24, and to debit the account of the user through communication with a host banking system. The ATM 10 is also operative to debit a user fee from the account for dispensing digital information from the ATM as well.

In alternative embodiments of the present invention, the ATM may also include a currency accepting device 22. For users who do not wish to use an account to pay for the dispense of

digital information, the ATM is operative to receive the user fee in the form of cash or coinage with the currency accepting device 22.

In these described embodiments the digital information dispensed by the ATM 10 includes digital sound recording files 44. Examples of digital sound recording files include MP3 files, WAV files, SDMI files, and Windows Media files. Typically each file corresponds to an individual music selection or song. However, sound files may correspond to any type and length of sound. Other examples of sound recording files include compilations of songs such as are found on music CDs and spoken textual material corresponding to news articles, stories, and books.

In the exemplary embodiment, the ATM 10 acquires sound files to dispense from at least one digital information source 32 such as a web site or FTP site on the Internet or other public or private network. The ATM 10 is operative to periodically download a plurality of sound files that match certain customizable criteria. These downloaded sound files are stored locally in a data store 13 such as a hard drive. The ATM 10 is operative to display indicia representative of these sound files with the display device 14. A user of the ATM 10 may then provide one or more inputs to select one or more of these sound files to dispense.

The ATM may be configured with different types of downloading criteria. For example, if the ATM is located in a dance club, the downloading criteria may be configured to have the ATM periodically download the sound files that correspond to the top 100 most popular dance songs for the month. If the ATM is located in a book store, the ATM may be configured to periodically download sound files representative of the best-selling fiction and nonfiction books for the month.

If the data store 13 does not include the sound file that a user desires, the ATM is further operative to have the user enter information corresponding to the desired sound file such as a title or the name of an artist or group. The ATM is then operative to query the digital information source for matching sound files. A message is returned to the ATM which is operative to generate a listing of matching sound files which is displayed on the display device 14 of the ATM 10. In a response to the inputs from the customer and for a fee, the ATM 10 is then operative to download one or more of the matching sound files for dispensing.

In embodiments of the invention in which a network connection such as an Internet connection is not available or is not always used, the ATM may be operative to acquire sound files from portable storage mediums such as CD. Such sound files may then be copied or ripped from the CD and saved locally to the data store 13.

The ATM may be operative to dispense digital information in a plurality of different ways depending on the type of digital information. For example the ATM described in connection with Figure 2 further includes an output device 18 that includes a sound system. The sound system 18 includes a sound signal amplifier 40 with a plurality of speakers 42. The ATM 10 is operative to output through the sound system 18, analog or digital signals that correspond to a digital sound recording file. The signal amplifier 40 is then operative to output sound through the speakers 42 that corresponds to the sound file signals. Such an ATM may then function as a fee-based digital music player or jukebox. For restaurants, bars, and other facilities that offer music, the present invention offers the ability to generate user fees for both the dispensing of cash and the dispensing of audible music.

For other forms of digital information that is visual, such as text, images or video for example, the ATM may be operative to output such visual information either through the display device 14 of the ATM 10 or through an output device 18 that includes a video system. A video system may include one or more monitors, LCD displays, or projection TV. Further
5 embodiments of the present invention may include multiple output devices for outputting multiple forms of digital information concurrently.

If multiple sound files or other forms of digital information have been selected for output through the output device, the exemplary embodiment may be operative to sequentially output each song either in the order the digital information was selected, or in other orders, including alphabetical by title of song, artist, album, style, or in a random order.

Alternative embodiments of the present invention may also dispense digital information such as sound files, to other storage mediums. For example the ATM 10 may include a storage device drive 26 such as a CD-RW drive which is operative to accept a portable storage medium 36 such as a rewriteable CD. For a fee the ATM may be programmed to dispense the sound file by writing a copy of the sound file on a user's CD. Examples of other types of storage device drives that are operative for use with the present invention include, portable hard drive readers such as an Iomega Jaz drive, magneto optical drives such as an Iomega Zip drive, flash memory drives for writing to flash memory devices such as CompactFlash, DVD RW drives, Mini-CD drives, and digital tape drives.

20 Alternative embodiments of the present invention may dispense digital information such as sound files through a communication port 18 directly to a portable computing device. Examples of operative communication ports 18 include a Universal Serial Bus (USB) port, a

serial RS-232 port, parallel port, an infrared (IR) port, a radio frequency (RF) port, a IEEE-1394 port, or a network port such as an Ethernet connection. When a portable computing device such as a Diamond Rio is connected to the port 18, the ATM may be operative for a fee to download MP3 sound files to the RIO MP3 player. Examples of other types of portable computing devices that may receive dispensed digital information such as sound files include a notebook computer, a personal digital assistant (PDA) and a mobile phone.

In alternative embodiments, the present invention may be operative to dispense digital information to the user through the Internet by e-mail or FTP for example. In such embodiments, the user would select the information through inputs to the ATM 10. The ATM would prompt the user for an e-mail or FTP address. The ATM would then be operative to e-mail or FTP the selected digital information to the user rather than dispensing the digital information to a portable storage medium or computing device.

Figure 3 shows a schematic view representative of accounts that are accessed by the ATM 10 for distributing user fees. Because the ATM 10 is in operative connection with a host banking system, ATM 10 is enabled to deduct a user fee from an account of the user in exchange for the dispense of digital information. The exemplary embodiment of the ATM 10 operates by reading an account number and institution number from a card inserted into the card reader 20.

Examples of cards that are operative for use with the present invention include credit cards, bank cards, debit cards, merchant cards, smart cards, or any other portable medium that can store account information. The ATM 10 is operative to have a host banking system validate a user inputted PIN. If the PIN is valid, the ATM 10 is further operative to use the host banking system to debit user fees corresponding to the dispense of cash and the dispense of digital information

from the account. Alternatively embodiments of the present invention may identify users by biometric information. The biometric data read from the user may then be used by a local or remote computer to identify the user and/or their account information.

5 The dispensing of most digital information is limited by the copyright owner. Typically the copyright owner requires a fee or royalty to copy or output the work. The amount of the fee may vary depending on how the work is used. For example if the work is a sound recording the fee to play the sound file one time in a restaurant, may be much less than the fee to dispense the sound file to a portable storage medium which may be duplicated an unlimited number of times. Consequently, the exemplary embodiment of the present invention is operative to track how digital information is dispensed and to transfer corresponding licensing fees to either a licensing entity or digital information source. Likewise the location of the particular ATM may be used to determine the fee. For example the fee to play a music file in a small restaurant may be less than in a large dance club. Similar principles may be applied to charging for audio visual files and pay per view type events.

The ATM 10 may be operative to debit a user fee from the user's account 50 for each dispense of digital information. The user fees may be transferred to a common banking account 54 of the operator of the ATM 10. Transfers of user fees may occur either immediately with each dispense, and/or occur periodically with the ATM 10 transferring multiple charges to credit cards to a settlement host for example.

20 Licensing fees for downloading digital information from a digital information source may be transferred in a similar manner. The ATM 10 is operative to transfer a licensing fee from the account 54 that corresponds to the operator of the ATM 10 to the digital information source 32.

This transfer is performed through the host banking system and either occurs with each download or occurs periodically for a batch of downloads.

In an alternative embodiment, the ATM 10 is configured with a UserID and password for connecting to the digital information source 32. The UserID and password enables the ATM 10 to access the digital information source 32 and to download digital information. The digital information source 32 monitors all downloads that correspond to the UserID and periodically charges the account 54 that corresponds to the operator of the ATM.

Once digital information has been downloaded to the data store 13 of the ATM 10, the copyright owner of the digital information may require that a licensing fee be paid with each dispense of the digital information to a user. The ATM 10 is operative to keep records of each dispense and the type of dispense that is made. The ATM is further operative to transfer licensing fees associated with each dispense to the digital information source 32 or another licensing entity 52 through the host banking system. This transfer may be done with each dispense or periodically for a batch of dispenses.

In an alternative embodiment, the ATM 10 may be operative to transfer dispense records to the digital information source or the licensing entity through the Internet. The digital information source 32 or licensing entity 52 may then directly debit the licensing fees from the account 54 that corresponds to the operator of the ATM.

For digital information that includes copyright protection features, the ATM 10 may be further operative to configure the copyright protection features and charge a user fee that corresponds to the copyright features which are enabled. For example ATM 10 may be enabled to have the user select licensing features of the song file such as unlimited or restricted

duplication, expiration dates, or any other feature of the sound file that affects the use of the sound file. The ATM 10 is operative to charge the user a corresponding user fee based on the features selected. The ATM is then operative to have the corresponding licensing fee paid to the source of the digital information or a licensing entity.

5 Alternative embodiments of the present invention may be used in connection with systems which include stored information concerning particular users. Such systems may be used to correlate the identity of the user with marketing or customer preference data. Such information may include particular categories of music, videos, books or other materials or products that can be provided and/or that are of interest to the particular user. The ATM may operate to automatically give the user options for selections tailored to their associated preference information. Alternatively such information may be used to automatically provide the user with digital files, visual or audio outputs or other outputs whenever the user operates on ATM connected to the system. For example when the ATM is operated as a juke box the ATM may operate to automatically output one or more of the user's favorite songs.

10 In certain embodiments of the invention it may not be desirable for a user to access their financial account each time a small charge for digital information is assessed to the user. In such systems the system may be configured so that the user is required to make a "minimum purchase." This amount may be a charge reasonably sufficient to offset the costs of accessing the account, for example \$10 or \$20. A record indicating a credit associated with the user or
20 their account would then be stored in a data store. This credit information may be stored locally at the ATM or remotely in a computer which can be accessed from the ATM. The amount of value associated with credit information may then be reduced each time the user outputs digital

files until the credit is exhausted. Such a system may be advantageously used where the fees involved in each digital file transaction are small, such as the cost of playing sound files. Such a system also provides the system operator the benefit and/or "float" on the allocated funds.

To further discourage or limit the unauthorized duplication of digital information that may be dispensed, the exemplary embodiment of the present invention may be operatively programmed to modify features of the digital information before it is output to a portable medium and computing device. For example with digital sound files, the ATM may embed a digital code or certificate in the sound file that is associated with the user's portable digital sound player or other personal computing device. Such a certificate may further include an encrypted digital signature that can be used to detect unauthorized alterations of the file.

The portable sound player would only be operative to play the sound file if the digital certificate corresponds to a unique code or certificate associated with the portable sound player. Also the portable sound player would only be operative to play the sound file if the digital signature indicates that the sound file is authentic. Such copyright features would limit play back of the file to the user's personal sound player. The sound file would be inoperative on another personal sound playing device that is associated with a different certificate or code.

In alternative embodiments the ATM may be operatively programmed to have the user register with a licensing organization prior to dispensing digital information for the first time. During the registration process the user would be associated with a unique license code that may also be used when purchasing digital information in the future. The ATM may then be operative to embed the license code in each file that is dispensed for the user. The next time the user

wishes to purchase digital information, the ATM may then be operatively programmed to accept the input of the license code from the user.

For example the license code may be manually input with the input device 16, read from a card with the card reader device 24, or downloaded from the user's portable computing device

38. The ATM would then be operative to validate the license code by communicating with the licensing organization. If the license code is valid and/or is in good standing, the ATM is operative to dispense additional digital information with the embedded license code of the user. Such a unique licence code may be generated by the licensing organization, or may correspond to the previously described digital code or certificate associated with the user's computing device.

These described methods of copyright protection of the dispensed digital information may be further associated with a subscription service or club. For example during the previously described registration process the ATM may prompt the user to sign up for a digital information service that for a monthly fee enables the user to dispense a certain amount and/or type of digital information. For example the service may correspond to the dispensing of music files or digital book files. Each month the user would be entitled to dispense a certain amount of these files from the ATM for a discount club rate fee or for no additional fee per dispense transaction.

When the user first signs up for the service, the ATM may be further operative to enable the user to associate payment of the service or club fees to an account of the user for automatic debit of the monthly club dues or dispense fees from the user's account. Such automatic payment information may be acquired by reading account information from a user's credit card or banking card with the card reader device 20 of the ATM.

The present invention may find applicability to numerous types of situations and may be used to facilitate the tracking of transactions in the entertainment, education, gaming, investment, merchandising and banking industries.

Thus the system and method for dispensing digital information of the present invention achieves the above stated objectives, eliminates difficulties encountered in the use of prior devices and systems, solves problems and attains the desirable results described herein.

In the foregoing description certain terms have been used for brevity, clarity and understanding, however no unnecessary limitations are to be implied therefrom because such terms are used for descriptive purposes and are intended to be broadly construed. Moreover, the descriptions and illustrations herein are by way of examples and the invention is not limited to the exact details shown and described.

In the following claims any feature described as a means for performing a function will be construed as encompassing any means known to those skilled in the art to be capable of performing the recited function, and will not be limited to the structures shown herein or mere equivalents thereof.

Having described the features, discoveries and principles of the invention, the manner in which it is constructed and operated, and the advantages and useful results attained; the new and useful structures, devices, elements, arrangements, parts, combinations, systems, equipment, operations, methods and relationships are set forth in the appended claims.

CLAIMS

We claim:

5 1. An automated transaction machine comprising:

a computer processor;

a data store in operative connection with the computer processor, wherein the computer processor is operative to retrieve a plurality of digital information files from a digital information source and save the digital information files in the data store;

an input device in operative connection with the computer processor;

a cash dispenser device in operative connection with the computer processor, wherein the computer processor is operative to dispense an amount of currency from the cash dispenser responsive to a first input with the input device by the user; and

an output device in operative connection with the computer processor, wherein the computer processor is operative to dispense one of the digital information files with the output device responsive to a second input with the input device by the user that corresponds to the one digital information file.

2. The automated transaction machine according to claim 1 further comprises a card reader device in operative connection with the computer processor, wherein the computer processor is operative to read account indicia from a card with the card reader device, wherein the computer processor is operative to charge one or more user fees to the card for the dispense of currency and the dispense of the one digital information file.

3. The automated transaction machine according to claim 1, wherein the digital information files include a digital sound recording file.

4. The automated transaction machine according to claim 3, wherein the digital information files include an MP3 file.

5. The automated transaction machine according to claim 3, wherein the output device includes a sound system, and wherein the computer processor is operative to output audio sound with the sound system responsive to the one digital information file.

6. The automated transaction machine according to claim 1, wherein the computer processor is operative to associate a licensing fee with the one digital information file, wherein the computer processor is operative to transfer an amount of value to a licensing entity, wherein the amount of value corresponds to the licensing fee.

ABSTRACT

5 An automated teller machine (ATM) (10) includes an input device (16) a card reader (20), a cash dispenser (24), and an output device (18). The ATM is operative to read account information from a card with the card reader and validate a user PIN input through the input device. The ATM is also operative to dispense an amount of cash with the cash dispenser and dispense digital information files with the output device responsive to user input selections. The ATM is further operative to charge a user fee to an account associated with the card for both the dispense of cash and digital information. Digital information dispensed by the ATM may include sound recordings such as MP3 files, video files, books, and other digital data. To dispense sound files the output device includes a sound system that is operative to output audio that corresponds to the dispensed sound recording files. The sound files are acquired by the ATM from a digital information source on the Internet or other network. Licensing fees associated with the dispense of the sound files are transferred by the ATM to a licensing entity associated with the digital information.

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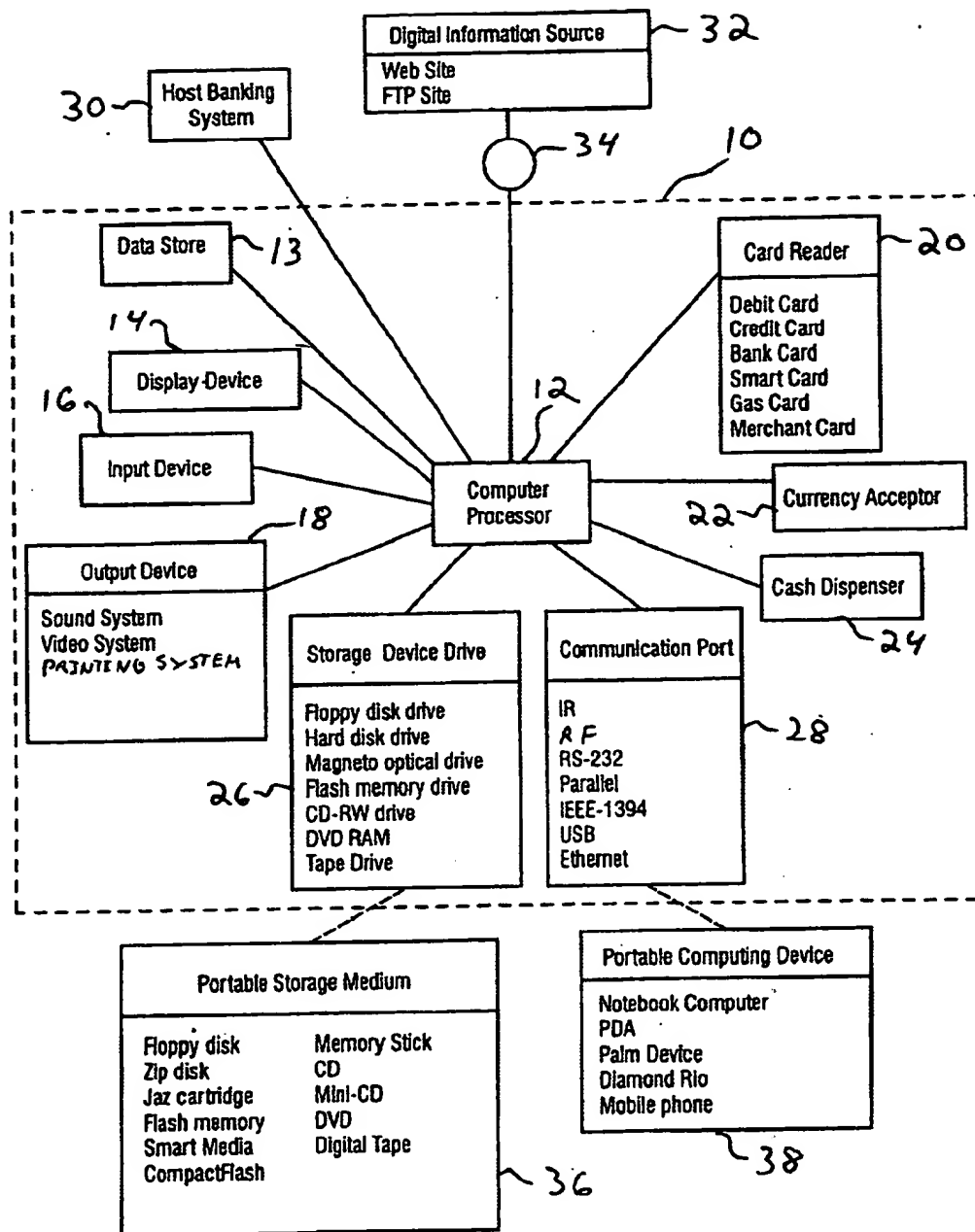


FIG. 1

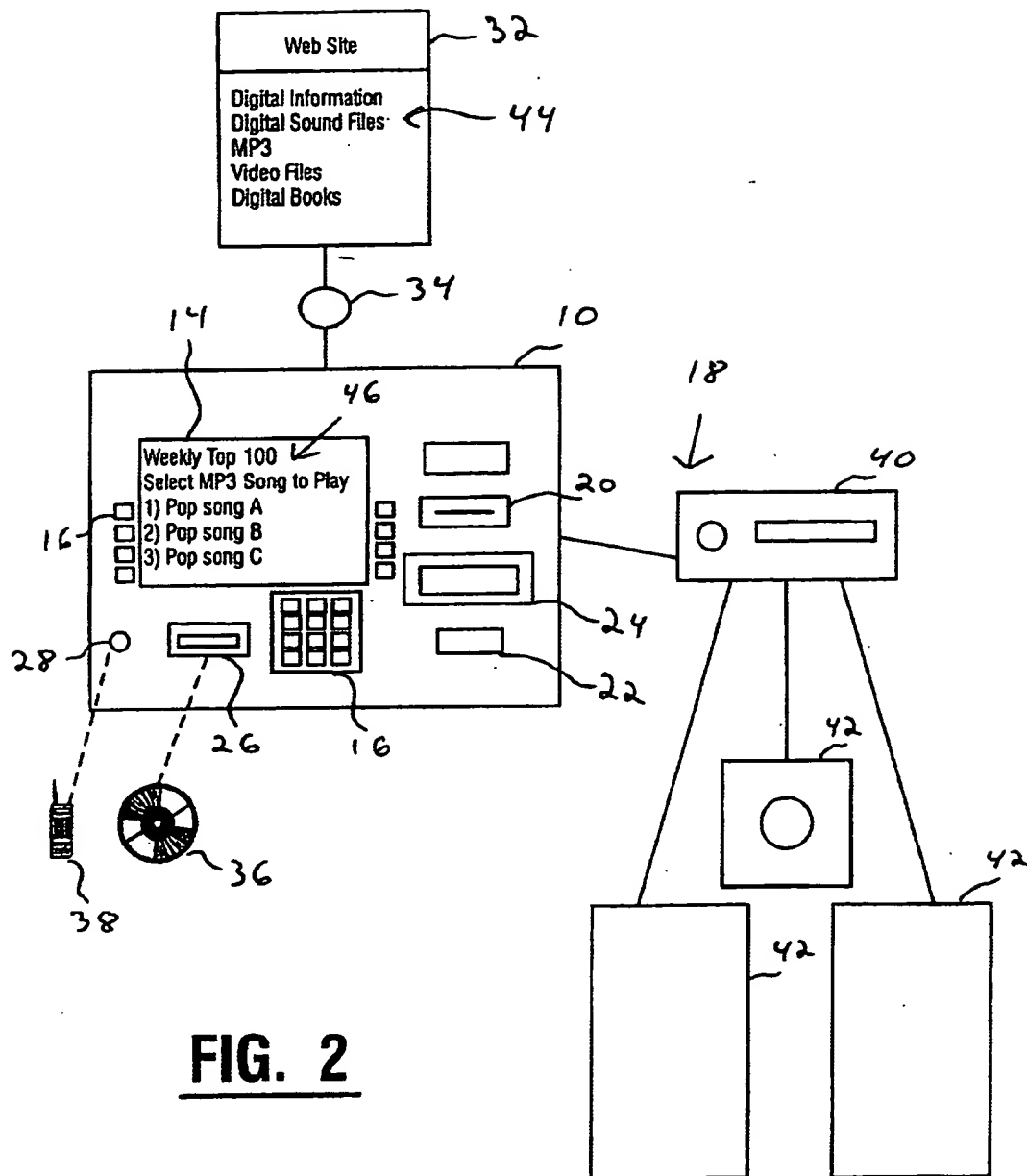


FIG. 2

68100450.020500

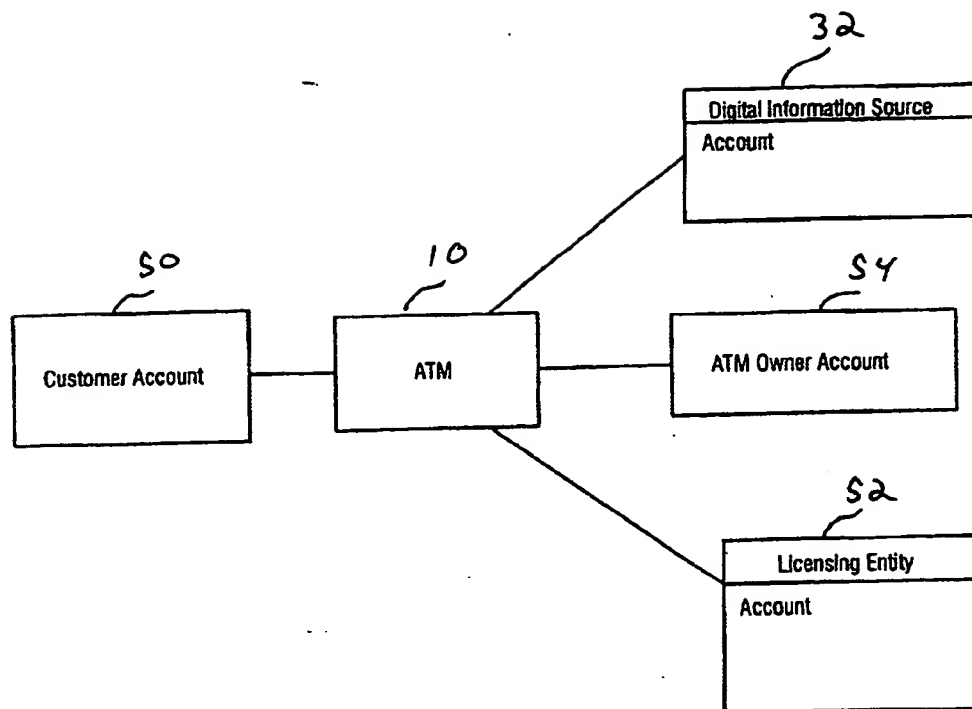


FIG. 3



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09/920,512	08/01/2001	Joseph Michael Bennett		6339

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